

Certificate Number: 05781-PAE-DE-034078903

Bankruptcy Case Number: 19-16452



05781-PAE-DE-034078903

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on February 11, 2020, at 1:07 o'clock PM PST, Margaret Thornton completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 11, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President